

**“I’ve always
wanted
a credit
guide!”**

– here’s one to call your own

Members Equity Bank Limited
ABN 56 070 887 679
AFSL and Australian Credit Licence 229500
ME0050.V05/ 214494/0415

holaaaaaa!
mebank.com.au
13 15 63



our details.

(we're always happy to hear from you)

ME

Reply Paid 1345

Melbourne VIC 8060

13 15 63

mebank.com.au

your credit assessment.

(making sure the contract's suitable)

We need to assess everyone who applies for credit to determine their ability to service the credit we provide without causing substantial hardship.

Under the National Consumer Credit Protection Act 2009 credit providers are required to act in a fair and honest manner and living by these values is a big part of who we are.

If a credit contract is unsuitable for you, we must not enter into the contract or increase the credit limit of the contract.

A contract is unsuitable if, at the time of the assessment, it's likely that by entering into the contract with you or increasing the credit limit:

- you won't be able to comply with your financial obligations under the contract or could only comply with substantial hardship; or
- the contract won't meet your requirements or objectives.

We might also decline your application for other reasons.

your assessment.

(getting a copy)

If your assessment is successful, we're required to keep a copy of it for seven years from the day we enter into the credit contract with you, or increase the credit limit.

We're required to give you a copy of your assessment without charge based on the time you made your request. We'll send you a copy:

- before you enter the contract or increase the credit limit if you ask us to before this time;
- within seven business days if you ask us within two years of entering into the contract or increasing your credit limit; or
- within 21 business days if you ask us more than two years after entering into the contract or increasing your credit limit.

We don't have to provide a copy of the assessment if the contract is not entered into or if the credit limit increase is not approved.

resolving disputes.

(what to do if something's gone wrong)

- (a) Tell us straight away if you've got a complaint or you think an error or unauthorised transaction has been made on your account.
- (b) It's really important that you give us all the information you can to help us resolve your concern.

If we can't find a solution immediately, we'll ask you to put your complaint in writing to our Customer Relations team. You can do this by secure email through our internet banking service or by mailing it to:

Customer Relations Manager

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- (c) When we receive your complaint we'll investigate it based on the available evidence. Within 21 days of receiving your complaint we'll either:
 - finish the investigation and let you know of the outcome in writing; or
 - let you know in writing that we need more time to finish the investigation.

(d) Unless there are exceptional circumstances, we'll finish the investigation of your complaint within 45 days of receiving it. If an investigation takes longer than 45 days we'll:

- let you know in writing why it's been delayed and your right to have the matter reviewed by the Financial Ombudsman Service;
- provide you with monthly updates on the progress of the investigation; and
- give you a date by which we can reasonably expect to reach a decision.

(e) When we've finished our investigation we'll write to you with the outcome and the reasons for our decision. If the complaint hasn't been completely resolved in your favour we'll also let you know of any further complaint resolution options available to you.

(f) If you're still not satisfied after the investigation has finished, you can contact our external dispute resolution scheme, the Financial Ombudsman Service by:

Mail: Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

Phone: 1300 780 808

Email: **info@fos.org.au**

Website: **fos.org.au**